

**\$833,816** total sales  
**\$121,875** sales increase

Renew. Refresh. ReStore. In a year when many businesses struggled to keep the lights on, shoppers at the ReStore funded the full construction of a new Habitat home in year over year growth alone.

2020-2021 ReStore Highlights:

Diverted from the landfill: **23 tons**

Average ReStore sale amount: **\$32.93**

Average ReStore donation value: **\$337.00**

Round up donations: **\$7,091.47**

In the first year we debuted our round-up sales program, ReStore shoppers donated enough spare change to fund nearly 3 accessibility ramps needed to preserve the independence of elderly neighbors.



*"It's been a long journey to finally making the last payment on our home, but it has been SOOOOO rewarding. Never give up! It will be hard. But now we have something we own and can pass down when or if that time comes. WE Did It! Final payment made!" – Lula Moore*



*"I am thankful for the repairs and feeling good about the work. I am grateful, appreciative, and thankful for the help. I have been praying for help, and God has blessed me with it." – Ella England*



A **Habitat house** is much more than a change of address. A decent place to live with an affordable mortgage create a situation where homeowners save more, invest in education, pursue opportunity, and have financial stability. Everyone deserves the opportunity to build a better future.

## A Solid Foundation Future Homeowners

**Families in progress: 8**

**Open application periods: 3**

**Applicant inquiries: 238**

**Applications received: 63**

**Newly accepted homeowners: 3**

**Average Habitat mortgage + escrow payment: \$458.88**  
over the last 5 years

For 51% of the average rent on a 3 bedroom apartment in Catawba County, Habitat homebuyers can invest in a quality, affordable, energy-efficient home of their own and build the strength, stability, and self-reliance they need to thrive. An affordable, predictable mortgage allows families the security to invest, plan for the future, and pursue long-term goals.

**On time mortgage payments increase last year: 7.7%**

**Principal payments: \$228,990.48**

**Property taxes paid: \$163,275.00**

Strong and stable homes build strong and stable communities. Habitat Homeowners invest back into the life of the community.

## Safe, Warm, and Dry Habitat Repairs!

### Neighbors Served Last Year:

- **61:** Individuals served
- **158:** Total repairs completed

Habitat completes an average of 4.05 repairs per property that we serve. This means that by the time families seek Habitat's assistance, they have already experienced compounding years of delayed repairs due the prohibitive cost of fixing their homes.

### The average Habitat Repairs! home is 52 years old.

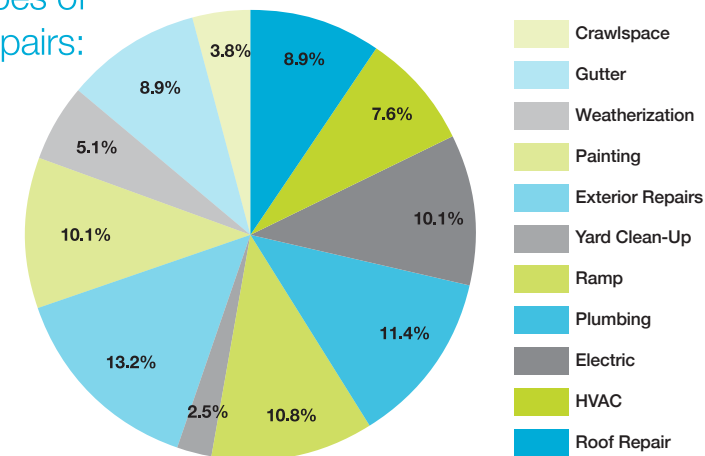
The Hickory-Lenoir-Morganton MSA has the oldest housing stock in the state, with 2/3 of houses more than 25 years old and in dire need of critical repair. The average Habitat Repairs! home is more than double that age, at 52 years old, with the oldest home being 115 years old. The families we serve live in homes that are long overdue for necessary repairs in order to keep them safe, warm, dry, and inhabitable. The average cost of repairs to a single home is \$4,200.

### Neighbors Served Since Program Began in 2015:

- **337:** people served
- **101:** children
- **61%:** over age of 65
- **59:** households with disability

**23% under \$13,000 annually.** Nearly 1/4 of repair clients live on roughly \$1,000 a month. With finances this tight, our clients struggle to simply cover basic necessities like groceries and medication. Costly household repairs don't fit into this budget, creating potentially dangerous and unhealthy living environment for families and their children.

### Types of Repairs:



### Essential Repair: ramps and accessibility repairs

A ramp is not just an egress. It is a doorway to every valuable connection beyond the front door: visiting family, seeing the doctor, buying groceries, going to work. For those who need it, a ramp is the gateway to the outside world. Because of Habitat Repairs! ramps, 91 of our neighbors are able to continue living independently in their own home.

## Building for **Better** Beginnings

In hard times, everyone needs a secure place to call home. In the hardest of times, Habitat Catawba Volunteers, Donors, and Supporters came together with Habitat partner families to keep building forward. This past year presented some of the toughest challenges our organization has faced. The uncertainty that many of us have experienced over the last 18

months has been familiar to many Habitat partner families for years, if not generations. That's why the **strength, stability, and self-reliance** that comes from an affordable home of one's own is more important now than ever. Here's how Habitat Catawba Valley families, supporters, and staff rolled up our sleeves to build secure foundations in FY 20/21.

**“After our last move, I made a promise to my family that the next time we moved, we'd be moving into our own house. Lo and behold, it happened.”**

*Jose Vargas, homeowner*



## Volunteers

**Total Hours Served: 5,687.75**

**Total Volunteers: 92**

Due to Covid protocols this year, we relied on a skeleton crew of regular volunteers to keep our affiliate building forward. This means that 92 dedicated volunteers served an average of 62 hours each to ensure Habitat families could continue building solid foundations, even in tough times.

**Legacy Builders Society membership: 62**

Our Legacy Builders Society reached 62 members this year, marking our highest participation yet of families making a multi-year commitment to helping neighboring families build a more secure future.

## Investing in People

For every **\$1** invested in Habitat: Habitat injects \$1.57 back into the Catawba Valley's local economy. That means that for the \$1,739,313.84 we raised in 20/21, Habitat Catawba Valley infused \$2,730,722.73 back into our community. **\$1 → \$1.57**

**Smart Stewardship:** Habitat Catawba Valley received \$87,500 in PPP loans and \$87,500 PPP in loans forgiven from the Paycheck Protection Program, that we have paid forward to make sure struggling families had access to safe and affordable shelter when they needed it most this year.

## Raising the Bar with Green Building:

